

Form 148 – ntedsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 21-10247-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Margaret B. Bertola  
203 Buckingham Circle  
Middletown, NJ 07748

Social Security No.:

xxx-xx-9452

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 3/17/21.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: March 17, 2021

JAN: wir

Jeanne Naughton  
Clerk

In re:  
Margaret B. Bertola  
Debtor

Case No. 21-10247-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Mar 17, 2021

User: admin  
Form ID: 148

Page 1 of 3  
Total Noticed: 50

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2021:

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db        | + Margaret B. Bertola, 203 Buckingham Circle, Middletown, NJ 07748-3400   |
| 519072090 | + Account Resolution Services, 1643 Nw 136th Ave, Sunrise, FL 33323-2857  |
| 519072089 | + Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079                                  |
| 519072091 | + Alert Ambulance Service, 1195 Airport Rd., Lakewood, NJ 08701-5970  |
| 519072092 | + Cambridge Manor Condominium Assoc., c/o Towne & Country Management, 711 Sycamore Avenue, Red Bank, NJ 07701-4921      |
| 519072094 | + Central Credit Services, LLC, 9550 Regency Square, Jacksonville, FL 32225-8169  |
| 519072093 | + Central Credit Services, LLC, Attn: Bankruptcy, 9550 Regency Square Blvd, Ste 500 A, Jacksonville, FL 32225-8169      |
| 519072098 | + Crown Asset Management, LLC, c/o Stephen Einstein & Associates, P.C., 39 Broadway Suite 1250, New York, NY 10006-3089 |
| 519114684 | Emergency Physician Associate North Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123                                  |
| 519072103 | + Equifax, PO Box 740241, Atlanta, GA 30374-0241  |
| 519072104 | + Experian, Profile Maintenance, PO Box 9558, Allen, TX 75013-9558  |
| 519072105 | + Gem Rec Sys, 1001 McBride Ave, Little Falls, NJ 07424-2534  |
| 519072106 | + Gem Recovery Systems, 1001 McBride Ave, Little Falls, NJ 07424-2534   |
| 519072107 | + Glenford W. Warmington, Esq., Griffin Alexander, P.C., 415 Route 10, 2nd Floor, Randolph, NJ 07869-2100               |
| 519124946 | + Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509                                      |
| 519099642 | + Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037   |
| 519072112 | + NMAC, Pob 660366, Dallas, TX 75266-0366   |
| 519072127 | + NMAC, Attn: Bankruptcy, Po Box 660366, Dallas, TX 75266-0366  |
| 519108850 | + Nissan Motor Acceptance Corporation, PO Box 9013, Addison, Texas 75001-9013   |
| 519106056 | + PCA Acquisition V, LLC c/o, Phillips & Cohen Associates, LTD, 1002 Justison Street, Wilmington DE 19801-5148          |
| 519072113 | + Paramount Recovery, Attn: Bankruptcy, Po Box 23369, Waco, TX 76702-3369   |
| 519072115 | + Paramount Recovery, 7524 Bosque Blvd, Waco, TX 76712-3772   |
| 519072121 | Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602  |
| 519072126 | + Trans Union Corporation, Public Records Department, 555 West Adams St., Chicago, IL 60661-3631                        |

TOTAL: 24

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                           | Date/Time            | Recipient Name and Address   |
|-----------|--|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov                  | Mar 17 2021 21:15:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov           | Mar 17 2021 21:15:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 519072095 | + Email/Text: bankruptcy.notifications@fisglobal.com | Mar 17 2021 21:16:00 | Chexsystems, Inc., Attn: Customer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703                                    |
| 519072097 | + EDI: CRFRSTNA.COM                                  | Mar 18 2021 00:38:00 | Credit First National Association, Pob 81315, Cleveland, OH 44181-0315   |
| 519072096 | + EDI: CRFRSTNA.COM                                  | Mar 18 2021 00:38:00 | Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315  |
| 519072101 | EDI: DISCOVER.COM                                    | Mar 18 2021 00:38:00 | Discover Financial, Pob 15316, Wilmington, DE  |

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Mar 17, 2021

Form ID: 148

Total Noticed: 50

|           |  |                      |  |
|-----------|--|----------------------|--|
| 519085545 | EDI: DISCOVER.COM                                    | Mar 18 2021 00:38:00 | 19850<br>Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025             |
| 519085539 | + EDI: DISCOVER.COM                                  | Mar 18 2021 00:38:00 | Discover Bank, Discover Product Inc, PO BOX 3025, New Albany, OH 43054-3025                      |
| 519072099 | + EDI: DISCOVER.COM                                  | Mar 18 2021 00:38:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025                     |
| 519072108 | + Email/Text: PBNCNotifications@peritussservices.com | Mar 17 2021 21:14:00 | Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043             |
| 519072109 | + Email/Text: PBNCNotifications@peritussservices.com | Mar 17 2021 21:14:00 | Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115   |
| 519078794 | Email/PDF: resurgentbknofications@resurgent.com      | Mar 17 2021 23:44:11 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587           |
| 519072111 | + Email/Text: Bankruptcies@nragroup.com              | Mar 17 2021 21:16:00 | National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036                          |
| 519072110 | + Email/Text: Bankruptcies@nragroup.com              | Mar 17 2021 21:16:00 | National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015              |
| 519072117 | Email/Text: Bankruptcy.Notices@pnc.com               | Mar 17 2021 21:14:00 | PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101             |
| 519072118 | Email/Text: Bankruptcy.Notices@pnc.com               | Mar 17 2021 21:14:00 | PNC Bank, Po Box 3180, Pittsburgh, PA 15230  |
| 519072128 | Email/Text: Bankruptcy.Notices@pnc.com               | Mar 17 2021 21:14:00 | Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401                                    |
| 519072119 | Email/Text: Bankruptcy.Notices@pnc.com               | Mar 17 2021 21:14:00 | Pnc Mortgage, Po Box 8703, Dayton, OH 45401  |
| 519126558 | EDI: Q3G.COM   | Mar 18 2021 00:38:00 | Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 519088469 | EDI: Q3G.COM   | Mar 18 2021 00:38:00 | Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788             |
| 519072120 | + Email/PDF: resurgentbknofications@resurgent.com    | Mar 17 2021 23:34:39 | Resurgent Capital Services, Attn: Bankruptcy, Pob 10497, Greenville, SC 29603-0497               |
| 519072122 | + Email/Text: bankruptcy@savit.com                   | Mar 17 2021 21:16:00 | SaVit Collection Agency, Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250             |
| 519072123 | + Email/Text: bankruptcy@savit.com                   | Mar 17 2021 21:16:00 | SaVit Collection Agency, Po Box 250, East Brunswick, NJ 08816-0250                               |
| 519072125 | + EDI: RMSC.COM                                      | Mar 18 2021 00:38:00 | Syncb/HSN, Po Box 965017, Orlando, FL 32896-5017   |
| 519072124 | + EDI: RMSC.COM                                      | Mar 18 2021 00:38:00 | Syncb/HSN, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                               |
| 519074146 | + EDI: RMSC.COM                                      | Mar 18 2021 00:38:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021     |

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| 519072102 | *P++          | DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court., Discover Financial, Pob 15316, Wilmington, DE 19850 |
| 519072100 | *+            | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025   |
| 519072116 | *+            | Paramount Recovery, 7524 Bosque Blvd, Waco, TX 76712-3772  |

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Mar 17, 2021

Form ID: 148

Total Noticed: 50

519072114 \*+ Paramount Recovery, Attn: Bankruptcy, Po Box 23369, Waco, TX 76702-3369

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 19, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2021 at the address(es) listed below:**

| Name                            | Email Address   |
|---------------------------------|---|
| Albert Russo                    | docs@russotrustee.com   |
| Denise E. Carlon                | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com |
| Glenford Washington Warmingtong | on behalf of Creditor Cambridge Manor Condominium Association Inc attorneys@lawgapc.com             |
| Jonathan Goldsmith Cohen        | on behalf of Debtor Margaret B. Bertola imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com      |
| U.S. Trustee                    | USTPRegion03.NE.ECF@usdoj.gov   |

TOTAL: 5